

UNITED STATES DISTRICT COURT
DISTRICT OF PUERTO RICO

MANUEL CALDERON GUZMAN;
ELIZABETH AQUINO GARAY, and
their Conjugal Partnership,

Plaintiffs,

v.

R-G MORTGAGE CORPORATION,

Defendant.

Civil No. 98-1109 (JAF)

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U.S. DISTRICT COURT
SAN JUAN, P.R.

J U D G M E N T

Following the court's recommendation entered on September 20, 1999, Docket Document No. 30, the parties have settled this case. Judgment is entered in favor of plaintiffs and against defendants in the amount of \$9,000, corresponding to \$4,000 in damages and \$5,000 in attorney's fees.

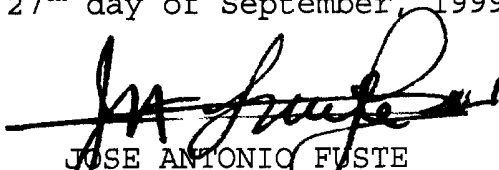
By virtue of the settlement, the plaintiffs have withdrawn their request for injunctive relief concerning the notice of incompleteness required under the Equal Credit Opportunity Act, 15 U.S.C. §§ 1691 et seq. The court accepts such withdrawal and reminds the parties that Regulation B of the Board of Governors of the Federal Reserve System contains a sample notice of incomplete loan application and request for additional information which specifically requires that the information needed on a loan application be clearly specified to the client with a specific deadline by which the client must comply

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before the lending institution is relieved from further giving
consideration to the credit request. See 12 C.F.R. Pt. 202,
Appendix C, Sample Form C-6.

San Juan, Puerto Rico, this 27th day of September, 1999.



JOSE ANTONIO FUSTE
U. S. District Judge